

**Information to identify the case:**

Debtor 1	<b>Shawn W. Diaz</b>	Social Security number or ITIN	<b>xxx-xx-0673</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Kelly M. Diaz</b>	Social Security number or ITIN	<b>xxx-xx-3470</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-20405-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shawn W. Diaz

Kelly M. Diaz

5/10/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Shawn W. Diaz  
 Kelly M. Diaz  
 Debtors

Case No. 17-20405-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: May 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2017.

db/jdb	+Shawn W. Diaz, Kelly M. Diaz, 257 1/2 Country Club Road, Washington, PA 15301-2709
14358996	+Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14359001	+CBC / Jessop Comm FCU, 1100 Green Street, Washington, PA 15301-2338
14359000	Canonsburg Hospital, PO Box 644921, Pittsburgh, PA 15264-4921
14359002	Cenlar Mortgage, PO Box 11733, Newark, NJ 07101-4733
14359004	Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210
14359008	Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108
14359011	+United Bank, PO Box 2373, Charleston, WV 25328-2373
14359013	+Washington Financial, PO Box 647, Washington, PA 15301-0647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QPJWILSON.COM May 11 2017 01:08:00	Pamela J. Wilson, 810 Vermont Avenue, Pittsburgh, PA 15234-1222
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 11 2017 01:14:22	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14358997	EDI: GMACFS.COM May 11 2017 01:08:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
14358999	EDI: WFFC.COM May 11 2017 01:08:00	Bob's Furniture, c/o Wells Fargo Financial National Bank, PO Box 660553, Dallas, TX 75266-0553
14359003	EDI: DISCOVER.COM May 11 2017 01:08:00	Discover Financial Services, P.O. Box 30943, Salt Lake City, UT 84130-0943
14359005	+E-mail/Text: bankruptcy@huntington.com May 11 2017 01:14:27	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
14359006	EDI: RMSC.COM May 11 2017 01:08:00	Levin Furniture / Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14359007	EDI: RMSC.COM May 11 2017 01:08:00	Lowe's / Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14359009	EDI: SALLIEMAE BANK.COM May 11 2017 01:08:00	Sallie Mae, PO Box 8377, Philadelphia, PA 19101-8377
14359010	E-mail/Text: PFS.Analyst@stclair.org May 11 2017 01:14:57	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14359012	+EDI: WFNNB.COM May 11 2017 01:08:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Lakeview Loan Servicing, LLC
14358998*	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
 Kenneth Steidl on behalf of Joint Debtor Kelly M. Diaz julie.steidl@steidl-steinberg.com,  
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com  
 Kenneth Steidl on behalf of Debtor Shawn W. Diaz julie.steidl@steidl-steinberg.com,  
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

Date Rcvd: May 10, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Pamela J. Wilson    pwilson@epiqtrustee.com,    pwilson@ecf.epiqsystems.com

TOTAL: 5